

REMARKS

Applicant has carefully considered the Office Action of March 31, 2005, requiring an election of the claims.

In the Examiner's opinion there are two groups of claims:

Claims 1-19 and 22 drawn to a method for enabling secure authentication of a user in a computerized card access transaction; and

Claims 20-21, drawn to a method for preventing fraudulent card transactions.

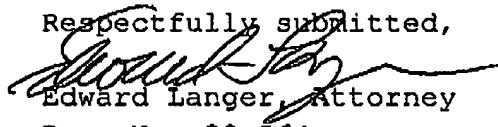
Applicant has modified claim 20 to indicate that the type of application is the same as that recited in claim 1, namely, a method for enabling secure authentication of a user in a card access transaction.

By implementation of this amendment, there should no longer be a need for establishing the two groups of inventions, as indicated by the Examiner.

In any case, Applicant provisionally elects to have claim group 1 examined.

Based on the amendments to the claims and the above remarks, Applicant believes that the invention is novel and inventive and that all the pending claims in the application are deemed to be allowable. Further reconsideration and allowance of the application is respectfully requested at an early date.

Respectfully submitted,


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